

EXHIBIT B

First Mortgage Loan Servicing
3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

GMAC Mortgage

05/31/06

TRAVIS MICKELSON
DANIELLE H MICKELSON
436 EZDUZIT LANE

CAMANO ISLAND WA 98282-0000

RE: Account Number 0290038725
Property Address 436 EZDUZIT LANE

CAMANO ISLAND WA 98282-0000

Dear TRAVIS MICKELSON
DANIELLE H MICKELSON

We wish to advise you the servicing rights for your mortgage account referenced above have been sold. Effective 06/16/06, JP MORGAN CHASE BANK, N.A. will be your new servicer. The original terms and conditions of your mortgage account will remain the same and this transfer will have no effect on them.

Effective 06/16/06, please direct payments to JP MORGAN CHASE BANK, N.A. . Payments will be applied to your account by GMAC Mortgage Corporation if received prior to 06/16/06, or forwarded to JP MORGAN CHASE BANK, N.A. if received on or after 06/16/06.

If you have an escrow account, GMAC Mortgage Corporation will send you, within 45 days, an escrow history statement reflecting escrow deposits, disbursements and balances for the period of time we serviced your account since your last escrow analysis. The transferring escrow balance with our company up to, but not including 06/16/06, will be reflected on this statement. GMAC Mortgage Corporation will also provide an Annual Loan Statement at year end reflecting all transactions for the period of time we serviced your account during the current year. JP MORGAN CHASE BANK, N.A. will provide their own statement for the time they serviced your account this year.

If you currently have automatic withdrawal from your financial institution, this service will be transferred to

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JP MORGAN CHASE BANK, N.A. . If this service is not transferable, you will receive a letter under separate cover providing further direction.

If you currently make your mortgage payment through a third party entity (e.g., government allotment, biweekly, or bill-pay service), please take the necessary steps to advise them of your new account number and change the payee to your new servicer. In the event of a payment change, it is your responsibility to notify the third party of the new payment amount.

— If you have taken advantage of any of our optional insurance plans or optional products, this service will be transferred to JP MORGAN CHASE BANK, N.A. . If any of these plans or products are not transferable, you will receive a letter under separate cover providing further direction.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605).

During the 60-day period following the effective date of the transfer of the account servicing, a loan payment received by your old servicer before its due date may not be treated by the new account servicer as late and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a qualified written request to your account servicer concerning the servicing of your account, your servicer must provide you with a written acknowledgement within 20 business days of receipt of your request. A qualified written request is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request.

Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

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A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that section. You should seek legal advice if you believe your rights have been violated.

JP MORGAN CHASE BANK, N.A. will be contacting you to acknowledge this transfer and provide you with their payment coupons. If you have not received these coupons before your next payment is due, please write your GMAC Mortgage Corporation account number on your check and send your payment to the following address:

JP MORGAN CHASE BANK, N.A.
3415 VISION DR., MAIL CODE OH4-7116
COLUMBUS OH 43219
Phone: 800-848-9136

Future inquiries regarding the servicing of your account should be directed to JP MORGAN CHASE BANK, N.A. . Please use the address and telephone number indicated above for both written and verbal inquiries.

It has been our pleasure to service your mortgage account. We wish you a successful relationship with JP MORGAN CHASE BANK, N.A. . If you have any questions regarding this transfer, please contact Customer Care at 800-766-4622.

Customer Care
Loan Servicing

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